

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 William Karl Schmidt  
 Shannon Colleen Schmidt  
 Debtors

Case No. 15-12968-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Christina  
 Form ID: 138NEW

Page 1 of 2  
 Total Noticed: 45

Date Rcvd: Jun 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2020.

db/jdb  
 sp +William Karl Schmidt, Shannon Colleen Schmidt, 282 Lea Lane, Warminster, PA 18974-5224  
 +Kim Law Firm LLC, 1500 Market Street, Centre Square-West Tower, Suite W-3110,  
 Philadelphia, PA 19102-2167  
 cr +U.S. BANK TRUST NATIONAL ASSOCIATION, P.O. Box 9013, Addison, TX 75001-9013  
 cr +Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438  
 13518696 +American Express, P.O. Box 981537, El Paso, TX 79998-1537  
 13590920 American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13518699 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, P.O. Box 982235, El Paso, TX 79998)  
 13518698 Bank of America, P.O. Box 5170, Simi Valley, CA 93062-5170  
 13601858 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 13592286 +Bank of America, N.A., P.O. Box 5170, Simi Valley, CA. 93062-5170  
 13564592 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13518701 Chase, P.O. Box 901037, Fort Worth, TX 76101-2037  
 13518705 +Holy Redeemer Health System, 12265 Townsend Road, Suite 200, Philadelphia, PA 19154-1217  
 13518706 +Home Depot Credit Services, PO Box 790328, St. Louis, MO 63179-0328  
 13518708 +Keystone, PO Box 529, Irwin, PA 15642-0529  
 13686425 +Keystone Collections Group, P.O. Box 529, Irwin, PA 15642-0529  
 13551233 M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508  
 13574231 +Midland Credit Management, Inc. as agent for MIDL, PO Box 2011, Warren, MI 48090-2011  
 13543786 Navient Solutions, Inc. on behalf of, Educational Credit Management Corporatio,  
 P.O. Box 16408, St. Paul, MN 55116-0408  
 13518713 Sears Credit Cards, P.O. Box 6282, Sioux Falls, SD 57117-6282  
 14429600 U.S. Bank Trust National Association, as Trustee o, P.O. Box 10826,  
 Greenville, SC 29603-0826  
 13531429 +Wells Fargo Bank, N.A., PO Box 14487, Des Moines, IA 50306-3487  
 13518716 +Wells Fargo Financial National Bank, P.O. Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jun 17 2020 04:23:24 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 17 2020 04:22:50  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 17 2020 04:23:14 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jun 17 2020 04:23:14  
 BAYVIEW LOAN SERVICING, LLC, 4425 Ponce De Leon Blvd. 5th Floor,  
 Coral Gables, FL 33146-1873  
 cr E-mail/PDF: gecscdi@recoverycorp.com Jun 17 2020 04:28:56 Synchrony Bank,  
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 13518697 +E-mail/PDF: gecscdi@recoverycorp.com Jun 17 2020 04:28:57 Ashley Furniture Homestores/SYNCB,  
 P.O. Box 965036, Orlando, FL 32896-5036  
 13717010 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jun 17 2020 04:23:14  
 BAYVIEW LOAN SERVICING, LLC, 4425 PONCE DE LEON BLVD, 5TH FLOOR,  
 CORAL GABLES, FLORIDA 33146-1873  
 13518702 E-mail/Text: mrdiscen@discover.com Jun 17 2020 04:22:17 Discover Financial Services,  
 P.O. Box 30943, Salt Lake City, UT 84130  
 13529395 E-mail/Text: mrdiscen@discover.com Jun 17 2020 04:22:17 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 13518707 E-mail/Text: sbse.cio.bnc.mail@irs.gov Jun 17 2020 04:22:24 Internal Revenue Service,  
 Centralized Insolvency Operation, P. O. Box 7346, Philadelphia, PA 19101-7346  
 13518700 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jun 17 2020 04:29:00 Chase,  
 P.O. Box 15298, Wilmington, DE 19850-5298  
 13518703 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jun 17 2020 04:29:00 Disney,  
 P.O. Box 15298, Wilmington, DE 19850-5298  
 13555521 E-mail/Text: bk.notifications@jpmchase.com Jun 17 2020 04:22:35 JPMorgan Chase Bank N.A.,  
 National Bankruptcy Department, P.O.Box 29505 AZ1-1191, Phoenix, AZ 85038-9505  
 13518709 +E-mail/Text: bncnotices@becket-lee.com Jun 17 2020 04:22:22 Kohl's, P.O. Box 3115,  
 Milwaukee, WI 53201-3115  
 13518711 E-mail/Text: camanagement@mtb.com Jun 17 2020 04:22:29 M&T Bank, Lending Services,  
 P.O. Box 900, Millsboro, DE 19966  
 13518712 E-mail/PDF: pa\_dc\_claims@navient.com Jun 17 2020 04:29:27 Navient, P.O. Box 9500,  
 Wilkes-Barre, PA 18773-9500  
 13601325 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 17 2020 04:28:47  
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
 13543525 E-mail/Text: bnc-quantum@quantum3group.com Jun 17 2020 04:22:38  
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
 13525689 E-mail/PDF: rmscdi@recoverycorp.com Jun 17 2020 04:29:05  
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605

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Form ID: 138NEW

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Total Noticed: 45

Date Rcvd: Jun 16, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13589946 E-mail/PDF: gecsed@recoverycorp.com Jun 17 2020 04:28:35 Synchrony Bank,  
Attn: Bankruptcy Department, PO Box 530912, Atlanta, GA 30353-0912  
13518714 E-mail/PDF: gecsed@recoverycorp.com Jun 17 2020 04:29:19 Synchrony Bank, P.O. Box 6153,  
Rapid City, SD 57709-6153  
13518715 +E-mail/PDF: gecsed@recoverycorp.com Jun 17 2020 04:28:57 Toys R Us, P.O. Box 965001,  
Orlando, FL 32896-5001  
TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr\* U.S. Bank Trust National Association, as Trustee o, P.O. Box 10826,  
Greenville, SC 29603-0826  
13592722\* Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
13518704\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,  
MONROE LA 71203-4774  
(address filed with court: Disney, P.O. Box 15298, Wilmington, DE 19850-5298)  
13518710\* +Kohl's, P.O. Box 3115, Milwaukee, WI 53201-3115  
TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 18, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2020 at the address(es) listed below:

ALEXANDER MORETSKY on behalf of Debtor William Karl Schmidt amoretsky@moretskylaw.com,  
G18782@notify.cincompass.com  
ALEXANDER MORETSKY on behalf of Joint Debtor Shannon Colleen Schmidt amoretsky@moretskylaw.com,  
G18782@notify.cincompass.com  
ALEXANDRA T. GARCIA on behalf of Creditor BAYVIEW LOAN SERVICING, LLC ecfmail@mwc-law.com,  
ecfmail@ecf.courtdrive.com  
ANN E. SWARTZ on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability  
Company ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com  
ANN E. SWARTZ on behalf of Creditor BAYVIEW LOAN SERVICING, LLC ecfmail@mwc-law.com,  
ecfmail@ecf.courtdrive.com  
CELINE P. DERKRIKORIAN on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited  
Liability Company ecfmail@mwc-law.com  
CELINE P. DERKRIKORIAN on behalf of Creditor BAYVIEW LOAN SERVICING, LLC ecfmail@mwc-law.com  
JILL MANUEL-COUGHLIN on behalf of Creditor BANK OF AMERICA, N.A. bankruptcy@powerskirn.com  
KEVIN G. MCDONALD on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited  
Liability Company bkgroup@kmlawgroup.com  
KIMBERLY A. BONNER on behalf of Creditor BANK OF AMERICA, N.A. kab@jsdc.com, jnr@jsdc.com  
LAUREN MOYER on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability  
Company ecfmail@ecf.courtdrive.com  
RAYMOND M. KEMPINSKI on behalf of Creditor BAYVIEW LOAN SERVICING, LLC raykemp1006@gmail.com,  
raykemp1006@gmail.com  
RAYMOND M. KEMPINSKI on behalf of Creditor Bayview Loan Servicing, LLC raykemp1006@gmail.com,  
raykemp1006@gmail.com  
RAYMOND M. KEMPINSKI on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited  
Liability Company raykemp1006@gmail.com, raykemp1006@gmail.com  
TRANG V. TRUONG on behalf of Creditor Wells Fargo Bank, N.A. trangtruong@wellsfargo.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 18

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: William Karl Schmidt and Shannon  
Colleen Schmidt

Debtor(s)

Bankruptcy No: 15-12968-elf  
Chapter: 13

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***NOTICE OF DEADLINES***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court  
Timothy B. McGrath  
Clerk of Court

Dated: 6/16/20